

Credit Rules

1 Credit cards are just like a loan — you have to pay what you owe.

2 Keep track of how much you spend. Remember that incidental and impulse purchases add up fast.

3 Save your receipts. Compare them with your monthly bill. Promptly report problems to the company that issued the card.

4 Never lend your card to anyone.





5 Owing more than you can repay can damage your credit rating. That can make it hard to finance a car, rent an apartment, get insurance — even get a job.

6 Pay your bill on time, and in full when possible. If you don't, you'll have to pay finance charges on the unpaid balance — and it takes forever to get caught up if you just pay the minimum.



Federal law limits your liability for unauthorized charges to \$50 per card.



Federal Trade Commission
1-877-FTC-HELP
www.ftc.gov